

UNITED STATES BANKRUPTCY COURT

Eastern DISTRICT OF New York

Clear All Fields

In Re. Elina Khanukov

Case No. 21-43062

Debtor(s)

§
§
§
§
§☐ Jointly Administered**Monthly Operating Report**

Chapter 11

Reporting Period Ended: 12/31/2021

Petition Date: 12/10/2021

Months Pending: 1

Industry Classification: 0 0 0 0

Reporting Method:

Accrual Basis ☐Cash Basis ☒

Debtor's Full-Time Employees (current):

0

Debtor's Full-Time Employees (as of date of order for relief):

0

Supporting Documentation (check all that are attached):

(For jointly administered debtors, any required schedules must be provided on a non-consolidated basis for each debtor)

- ☒ Statement of cash receipts and disbursements
- ☐ Balance sheet containing the summary and detail of the assets, liabilities and equity (net worth) or deficit
- ☐ Statement of operations (profit or loss statement)
- ☐ Accounts receivable aging
- ☐ Postpetition liabilities aging
- ☐ Statement of capital assets
- ☐ Schedule of payments to professionals
- ☐ Schedule of payments to insiders
- ☒ All bank statements and bank reconciliations for the reporting period
- ☐ Description of the assets sold or transferred and the terms of the sale or transfer

Signature of Responsible Party

01/26/2022

Date

Printed Name of Responsible Party

Address

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STATEMENT: This Periodic Report is associated with an open bankruptcy case; therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Debtor's Name Elina Khanukov

Case No. 21-43062

Part 1: Cash Receipts and Disbursements	Current Month	Cumulative
a. Cash balance beginning of month	\$44,868	
b. Total receipts (net of transfers between accounts)	\$2,275	\$2,275
c. Total disbursements (net of transfers between accounts)	\$1,748	\$1,748
d. Cash balance end of month (a+b-c)	\$45,396	
e. Disbursements made by third party for the benefit of the estate	\$0	\$0
f. Total disbursements for quarterly fee calculation (c+e)	\$1,748	\$1,748

Part 2: Asset and Liability Status (Not generally applicable to Individual Debtors. See Instructions.)	Current Month
a. Accounts receivable (total net of allowance)	\$0
b. Accounts receivable over 90 days outstanding (net of allowance)	\$0
c. Inventory (Book <input checked="" type="radio"/> Market <input type="radio"/> Other <input type="radio"/> (attach explanation))	\$0
d. Total current assets	\$0
e. Total assets	\$0
f. Postpetition payables (excluding taxes)	\$0
g. Postpetition payables past due (excluding taxes)	\$0
h. Postpetition taxes payable	\$0
i. Postpetition taxes past due	\$0
j. Total postpetition debt (f+h)	\$0
k. Prepetition secured debt	\$0
l. Prepetition priority debt	\$0
m. Prepetition unsecured debt	\$0
n. Total liabilities (debt) (j+k+l+m)	\$0
o. Ending equity/net worth (e-n)	\$0

Part 3: Assets Sold or Transferred	Current Month	Cumulative
a. Total cash sales price for assets sold/transferred outside the ordinary course of business	\$0	\$0
b. Total payments to third parties incident to assets being sold/transferred outside the ordinary course of business	\$0	\$0
c. Net cash proceeds from assets sold/transferred outside the ordinary course of business (a-b)	\$0	\$0

Part 4: Income Statement (Statement of Operations) (Not generally applicable to Individual Debtors. See Instructions.)	Current Month	Cumulative
a. Gross income/sales (net of returns and allowances)	\$0	
b. Cost of goods sold (inclusive of depreciation, if applicable)	\$0	
c. Gross profit (a-b)	\$0	
d. Selling expenses	\$0	
e. General and administrative expenses	\$0	
f. Other expenses	\$0	
g. Depreciation and/or amortization (not included in 4b)	\$0	
h. Interest	\$0	
i. Taxes (local, state, and federal)	\$0	
j. Reorganization items	\$0	
k. Profit (loss)	\$0	\$0

Debtor's Name Elina Khanukov

Case No. 21-43062

Part 5: Professional Fees and Expenses

		Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
a.	Debtor's professional fees & expenses (bankruptcy) <i>Aggregate Total</i>	\$0	\$0	\$0	\$0
	<i>Itemized Breakdown by Firm</i>				
Add	Firm Name	Role			
Delete i		Other	\$0	\$0	\$0
Delete ii			\$0	\$0	\$0

		Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
b.	Debtor's professional fees & expenses (nonbankruptcy) <i>Aggregate Total</i>	\$0	\$0	\$0	\$0
	<i>Itemized Breakdown by Firm</i>				
Add	Firm Name	Role			
Delete i			\$0	\$0	\$0
Delete ii			\$0	\$0	\$0
c.	All professional fees and expenses (debtor & committees)	\$0	\$0	\$0	\$0

Part 6: Postpetition Taxes

	Current Month	Cumulative
a. Postpetition income taxes accrued (local, state, and federal)	\$0	\$0
b. Postpetition income taxes paid (local, state, and federal)	\$0	\$0
c. Postpetition employer payroll taxes accrued	\$0	\$0
d. Postpetition employer payroll taxes paid	\$0	\$0
e. Postpetition property taxes paid	\$0	\$0
f. Postpetition other taxes accrued (local, state, and federal)	\$0	\$0
g. Postpetition other taxes paid (local, state, and federal)	\$0	\$0

Part 7: Questionnaire - During this reporting period:

- a. Were any payments made on prepetition debt? (if yes, see Instructions) Yes ☐ No ☒
- b. Were any payments made outside the ordinary course of business without court approval? (if yes, see Instructions) Yes ☐ No ☒
- c. Were any payments made to or on behalf of insiders? Yes ☐ No ☒
- d. Are you current on postpetition tax return filings? Yes ☐ No ☒
- e. Are you current on postpetition estimated tax payments? Yes ☐ No ☒
- f. Were all trust fund taxes remitted on a current basis? Yes ☐ No ☒
- g. Was there any postpetition borrowing, other than trade credit? (if yes, see Instructions) Yes ☐ No ☒
- h. Were all payments made to or on behalf of professionals approved by the court? Yes ☐ No ☐ N/A ☒
- i. Do you have:
- Worker's compensation insurance? Yes ☐ No ☒
 - If yes, are your premiums current? Yes ☐ No ☐ N/A ☒ (if no, see Instructions)
 - Casualty/property insurance? Yes ☐ No ☒
 - If yes, are your premiums current? Yes ☐ No ☐ N/A ☒ (if no, see Instructions)
 - General liability insurance? Yes ☐ No ☒
 - If yes, are your premiums current? Yes ☐ No ☐ N/A ☒ (if no, see Instructions)
- j. Has a plan of reorganization been filed with the court? Yes ☐ No ☒

Debtor's Name Elina Khanukov

Case No. 21-43062

- k. Has a disclosure statement been filed with the court? Yes ☐ No ☒
- l. Are you current with quarterly U.S. Trustee fees as set forth under 28 U.S.C. § 1930? Yes ☒ No ☐

Part 8: Individual Chapter 11 Debtors (Only)

- | | |
|--|---------|
| a. Gross income (receipts) from salary and wages | \$2,054 |
| b. Gross income (receipts) from self-employment | \$0 |
| c. Gross income from all other sources | \$221 |
| d. Total income in the reporting period (a+b+c) | \$2,275 |
| e. Payroll deductions | \$0 |
| f. Self-employment related expenses | \$0 |
| g. Living expenses | \$1,725 |
| h. All other expenses | \$22 |
| i. Total expenses in the reporting period (e+f+g+h) | \$1,748 |
| j. Difference between total income and total expenses (d-i) | \$527 |
| k. List the total amount of all postpetition debts that are past due | \$0 |
- l. Are you required to pay any Domestic Support Obligations as defined by 11 U.S.C. § 101(14A)? Yes ☐ No ☒
- m. If yes, have you made all Domestic Support Obligation payments? Yes ☐ No ☐ N/A ☒

Privacy Act Statement

28 U.S.C. § 589b authorizes the collection of this information, and provision of this information is mandatory under 11 U.S.C. §§ 704, 1106, and 1107. The United States Trustee will use this information to calculate statutory fee assessments under 28 U.S.C. § 1930(a)(6). The United States Trustee will also use this information to evaluate a chapter 11 debtor's progress through the bankruptcy system, including the likelihood of a plan of reorganization being confirmed and whether the case is being prosecuted in good faith. This information may be disclosed to a bankruptcy trustee or examiner when the information is needed to perform the trustee's or examiner's duties or to the appropriate federal, state, local, regulatory, tribal, or foreign law enforcement agency when the information indicates a violation or potential violation of law. Other disclosures may be made for routine purposes. For a discussion of the types of routine disclosures that may be made, you may consult the Executive Office for United States Trustee's systems of records notice, UST-001, "Bankruptcy Case Files and Associated Records." See 71 Fed. Reg. 59,818 et seq. (Oct. 11, 2006). A copy of the notice may be obtained at the following link: http://www.justice.gov/ust/eo/rules_regulations/index.htm. Failure to provide this information could result in the dismissal or conversion of your bankruptcy case or other action by the United States Trustee. 11 U.S.C. § 1112(b)(4)(F).

I declare under penalty of perjury that the foregoing Monthly Operating Report and its supporting documentation are true and correct and that I have been authorized to sign this report on behalf of the estate.

Click "Generate PDF"

Signature of Respondent

ELINA KHANUKOV

to Remove Watermark

Title

Date

Save

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Good morning, ELINA KHANUKOV

Today is Jan 14, 2022. | Last accessed: Jan 6, 2022 10:07 AM ET.

Deposits	Available Balance	Today's Beginning Balance	Pending Transactions
TD SIMPLE SAVINGS IRA 4185	\$27,910.40	\$27,910.40	--
TD SIMPLE SAVINGS IRA 1775	\$6,000.73	\$6,000.73	--
Total	\$33,911.13		

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America's Most Convenient Bank®

Good morning, **ELINA KHANUKOV**

Today is Jan 14, 2022. | Last accessed: Jan 12, 2022 7:09 AM ET.

Deposits	Available Balance	Today's Beginning Balance	Pending Transactions
TD CONVENIENCE CHECKING 6979	\$5,376.36	\$5,376.36	\$0.00
Total	\$5,376.36		

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▼ Accounts

PREMIER PLUS CKG (...7765) >

\$100.18

Available balance

+\$102.79

Deposits this month

-\$2,503.24

Withdrawals this
month

CHASE PLUS SAVINGS (...2795) >

\$0.00

Available balance

CHASE PLUS SAVINGS (...5556) >

\$0.00

Available balance

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JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

December 10, 2021 through January 11, 2022

Primary Account **06509420477765**

CUSTOMER SERVICE INFORMATION

Web site:	Chase.com
Service Center:	1-800-935-9935
Deaf and Hard of Hearing:	1-800-242-7383
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679

ELINA KHANUKOV
2935 W 5TH ST APT 15F
BROOKLYN NY 11224

ASSETS

Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Premier Plus Checking	0000000007765	\$1,740.63	\$96.40
Chase Plus Savings	0000000005556	1,002.55	52.56
Total		\$2,743.18	\$148.96

TOTAL ASSETS	\$2,743.18	\$148.96
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ELINA KHANUKOV

Account Number [REDACTED] 7765

CHECKING SUMMARY

	AMOUNT
Beginning Balance	\$1,740.63
Deposits and Additions	950.01
ATM & Debit Card Withdrawals	-40.00
Electronic Withdrawals	-2,529.24
Fees	-25.00
Ending Balance	\$96.40
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.01
Interest Paid Year-to-Date	\$0.01

Interest paid in 2021 for account 00009-2017-7765 was \$0.31.



December 10, 2021 through January 11, 2022

Primary Account 0000 1111 7765

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$1,740.63
12/13	12/13 Online Realtime Transfer To Ruslan 4114 Transaction#: 9385 Reference: 9385Rx	-100.00	1,640.63
12/17	Zelle Payment To Son 9077	-50.00	1,590.63
12/24	Card Purchase 12/23 Select Diagnostic Imagi Brooklyn NY Card 5574	-40.00	1,550.63
12/27	Online Transfer From Mma ...5556 Transaction: 4086	950.00	2,500.63
01/05	W/ Home Mtg Auto 9115 Web 7461	-1,086.01	1,414.62
01/05	Navient Pmt S 4325 Web ID 9731	-200.00	1,214.62
01/05	M 6222 8001 Tel ID: Mbfs	-538.23	676.39
01/05	Rep Of Mbfs 3555 3393 Tel ID: Rpmbfscv	-15.00	661.39
01/07	Zelle Payment To Son 5372	-155.00	506.39
01/10	Zelle Payment To Viktoriya Nai 6060	-110.00	396.39
01/11	Zelle Payment To Natalya Yoga 0140	-55.00	341.39
01/11	Zelle Payment To Tanya Massag 7914	-220.00	121.39
01/11	Interest Payment	0.01	121.40
01/11	Monthly Service Fee	-25.00	96.40
	Ending Balance		\$96.40

WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR CHECKING ACCOUNT?

A monthly Service Fee was charged to your Chase Premier Plus Checking account. Here are the two ways you can avoid this fee during any statement period.

- **Have an average qualifying deposit and investment balance of at least \$15,000.00 during your statement period.**

(Your average qualifying deposit and investment balance was \$2,289.00)

Talk to a banker about transferring your balances to Chase today!

- **OR, authorize us to make automatic payments to your qualifying Chase mortgage from your Chase account.**

(You do not have a qualifying Chase mortgage)

Talk to a banker about a Chase mortgage!

Stop in today and explore all Chase has to offer.



December 10, 2021 through January 11, 2022

Primary Account: [REDACTED] 7765

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Transfers

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Welcome, ELINA

a-bank-

Last sign on: Jan. 12, 2022 (7:09 AM ET) from computer.

account)



Help us keep your account safe by updating your password.

[Change Password Now \(/US/ag/profile-update/change-password\)](/US/ag/profile-update/change-password)

Accounts Overview

Rewards

Checking-9245

Available Now

\$29,000.00

On Deposit

\$29,000.00

[Transfer \(/US/ag/lat-transfer/landing?destAccount=437501253\)](/US/ag/lat-transfer/landing?destAccount=437501253)

[Pay a Bill \(/US/ag/paymentHub/upcomingAndAllBillPayees\)](/US/ag/paymentHub/upcomingAndAllBillPayees)

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/newRecipient?intc=2_1_51_5_210722_2_BankA

Interest Checking-5742

Available Now

\$6,289.02

On Deposit

\$6,289.02

[Transfer \(/US/ag/lat-transfer/landing?destAccountId=76615a3922d\)](/US/ag/lat-transfer/landing?destAccountId=76615a3922d)
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CITIBANK, N. A.
Account
09700 9245

ELINA KHANUKOV
2830 OCEAN PARKWAY APT 22E
BROOKLYN NY 11235-7940

Statement Period
Dec 8 - Jan 9, 2022

Page 1 of 4

Relationship Summary:

Checking	\$29,000.00
Savings	-----
Investments (not FDIC Insured)	-----
Loans	-----

Please note, in the event you were referred by a Citi affiliated company or other parties to open an account with Citibank, you agree to contact us for any complaints or inquiries related to your Citibank accounts.

Regular Checking Fees		Your Fees this Statement Period
Monthly Service Fee*	\$12.00	\$12.00(Waived)
Fee for non-Citibank ATM transaction	\$2.50	None

*To waive the monthly service fee, make one qualifying direct deposit and one qualifying bill payment during the statement period, or maintain \$1,500+ in qualifying linked deposit accounts for the previous calendar month. Qualifying bill payments are those made using Citibank Online, Citi Mobile or Citiphone Banking.

All fees assessed in this statement period, including non-Citibank ATM fees, will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

Regular Checking

09700 9245

Beginning Balance: \$29,000.00
Ending Balance: \$29,000.00

ELINA KHANUKOV

Account 9245

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Statement Period - Dec 8 - Jan 9, 2022

IF YOU HAVE QUESTIONS ON:

Checking

YOU CAN CALL:

888-248-4226
 (For Speech and Hearing
 Impaired Customers Only
 TTY: 800-945-0258)

YOU CAN WRITE:

Citibank Client Services
 100 Citibank Drive
 San Antonio, TX 78245-9966

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS**FDIC Insurance:**

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

IN CASE OF ERRORS**In Case of Errors or Questions About Your Electronic Fund Transfers:**

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic fund transfer in accordance with the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013: Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

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ELINA KHANUKOV

Account  9245 Page 4 of 4
Statement Period - Dec 8 - Jan 9, 2022

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**Bank**

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STATEMENT OF ACCOUNT



ELINA KHANUKOV
DIP CASE 21-43062 EDNY
2830 OCEAN PKWY APT 22E
BROOKLYN NY 11235

Page: 1 of 2
Statement Period: Dec 24 2021-Jan 23 2022
Cust Ref #: [REDACTED] T-###
Primary Account #: [REDACTED] 6979

TD Convenience Checking

ELINA KHANUKOV
DIP CASE 21-43062 EDNY

Account [REDACTED] 6979

ACCOUNT SUMMARY

Beginning Balance	1,647.75	Average Collected Balance	3,315.40
Deposits	40,269.78	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	2,319.51	Annual Percentage Yield Earned	0.00%
Ending Balance	39,598.02	Days in Period	31

DAILY ACCOUNT ACTIVITY**Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
12/30	MOBILE DEPOSIT	127.01
12/30	MOBILE DEPOSIT	500.00
01/06	MOBILE DEPOSIT	500.00
01/10	MOBILE DEPOSIT	9.11
01/11	DEPOSIT	3,000.00
01/19	DEPOSIT	844.38
01/21	DEPOSIT	35,289.28
	Subtotal:	40,269.78

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
12/24	ACH DEBIT, HARLAND CLARKE CHK ORDERS [REDACTED] 3741L7	22.02
12/30	ELECTRONIC PMT-WEB, NATIONAL GRID NY UTILITY PAY [REDACTED] 2463	210.49
01/03	ACH DEBIT, METLIFE PAYMENT [REDACTED] 7554	175.00
01/19	ELECTRONIC PMT-WEB, QUARTERLY FEE PAYMENT 6OHHC2VHDR1	250.00
01/21	ACH DEBIT, UPC INSURANCE [REDACTED] 7785 2OARX725CLWAZ03	1,662.00
	Subtotal:	2,319.51

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
12/23	1,647.75	01/10	2,376.36
12/24	1,625.73	01/11	5,376.36
12/30	2,042.25	01/19	5,970.74
01/03	1,867.25	01/21	39,598.02
01/06	2,367.25		

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

Page:

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Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

①	Ending Balance	39,598.02
②	Total Deposits	+
③	Sub Total	
④	Total Withdrawals	-
⑤	Adjusted Balance	

② DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		②

③ WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		④

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

**Bank**

America's Most Convenient Bank®

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STATEMENT OF ACCOUNT



ELINA KHANUKOV
 DIP 1 21 43062 ESS
 2830 OCEAN PKWY APT 22E
 BROOKLYN NY 11235

Page: 1 of 2
 Statement Period: Dec 15 2021-Dec 23 2021
 Cust Ref #: [REDACTED] T####
 Primary Account #: [REDACTED] 6979

TD Convenience Checking

ELINA KHANUKOV
 DIP 1 21 43062 ESS

Account [REDACTED] 6979

ACCOUNT SUMMARY

Beginning Balance	0.00	Average Collected Balance	366.16
Deposits	1,647.75	Interest Earned This Period	0.00
Ending Balance	1,647.75	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
		Days in Period	9

DAILY ACCOUNT ACTIVITY**Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
12/22	MOBILE DEPOSIT	93.45
12/22	MOBILE DEPOSIT	1,554.30
	Subtotal:	1,647.75

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
12/15	0.00	12/22	1,647.75

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



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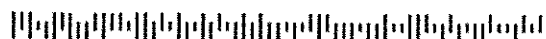
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STATEMENT OF ACCOUNT

Go paperless.
Scan the QR code to
add in to paperless
statements.

OLEG MOVSUMOV
ELINA KHANUKOV
2830 OCEAN PKWY 22 E
BROOKLYN NY 11235-7940

Page: 1 of 2
Statement Period: Dec 11 2021-Jan 10 2022
Cust Ref #: T-###
Primary Account #: 0704



TD Convenience Checking

OLEG MOVSUMOV
ELINA KHANUKOV

Account 0704

117221 1/1

ACCOUNT SUMMARY

Beginning Balance	1,850.20	Average Collected Balance	935.20
Checks Paid	1,385.00	Interest Earned This Period	0.00
Service Charges	1.00	Interest Paid Year-to-Date	0.00
Ending Balance	464.20	Annual Percentage Yield Earned	0.00%
		Days in Period	31

DAILY ACCOUNT ACTIVITY

Checks Paid No. Checks: 3 *Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
01/07	104	60.00	12/27	130	500.00
12/17	129*	825.00			
			Subtotal:		1,385.00

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
01/10	PAPER STATEMENT FEE	1.00
	Subtotal:	1.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
12/10	1,850.20	01/07	465.20
12/17	1,025.20	01/10	464.20
12/27	525.20		

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

December 1 - December 31, 2021
Citi Priority Account # 5742

Page 1 of 4

CITI PRIORITY SERVICES
PO Box 769007
San Antonio, Texas 78245
For banking call: Citi Priority Services at (888) 275-2484*
For speech and hearing impaired customers only: TTY 800-788-6775
Website: www.citibank.com

ELINA KHANUKOV
2830 OCEAN PARKWAY APT 22E
BROOKLYN NY 11235-7940

Citi Priority is a service of Citibank, N.A. The following summary portion of the statement is provided for informational purposes.

Citibank Accounts		
Checking		
Checking	13,327.50	11,274.98
Savings		
Insured Money Market Accounts	0.26	0.26
Citi Priority Relationship Total	\$13,327.76	\$11,275.24

Citibank Accounts		
Checking		
Checking	0.12	3.52
Savings		
Insured Money Market Accounts	0.00	0.02
Citi Priority Relationship Total	\$0.12	\$3.54

* To ensure quality service, calls are randomly monitored and may be recorded.

Page 2 of 4

December 1 - December 31, 2021

ELINA KHANUKOV

Citi Priority Account [REDACTED] 5742

When determining your fees for this statement period, Citibank considered the combined average monthly balances during the prior month in all of your qualifying accounts that you asked us to combine. If you have a Citibank secured credit card, then Citibank will also include the balance in your Collateral Holding Account or your Certificate of Deposit that secures your Citibank credit card. These balances may be in accounts that are reported on other statements.

*Monthly Service Fees are waived with \$50,000 in combined average monthly balances from deposits, retirement accounts, and investments. All fees assessed in this statement period will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

Fees	Your Combined Balance Range
Monthly Service Fee*	\$25,000-\$49,999
	\$30.00

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

Checking Activity

Interest Checking [REDACTED] 5742

Date	Description	Amount Subtracted	Amount Added	Balance
12/01/21	Opening Balance			13,327.50
12/01/21	Monthly Service Fee	30.00		13,297.50
12/02/21	ACH Electronic Debit FLAGSTAR LOAN P [REDACTED] 5680	5,022.64		8,274.86
12/08/21	Mobile Deposit		3,000.00	11,274.86
12/31/21	Interest for 31 days, Annual Percentage Yield Earned 0.01%		0.12	11,274.98
	Total Subtracted/Added	5,052.64	3,000.12	
12/31/21	Closing Balance			11,274.98

ThankYou®
Summary

ThankYou® Points Summary	
Points earned with checking account and eligible linked products and services	500
Go to thankyou.com to review your current point balance and redeem for rewards	

Summary includes only points awarded for your Citibank checking account relationship for this activity this statement period and does not reflect any bonus points received through promotional offers. In certain circumstances, there may be a delay between display of Points on checking statement and corresponding credit of points to your ThankYou Member Account. Points are not available for redemption until they appear in your ThankYou Member Account. Please refer to the ThankYou Rewards Terms and Conditions for important details about earning points with your Citibank checking account and how to redeem them.

Citibank®
Savings Plus
Account Activity

Citibank® Savings Plus 5750

Date	Description	Amount Subtracted	Amount Added	Balance
12/01/21	Opening Balance			0.26
12/31/21	Closing Balance			0.26

December 1 - December 31, 2021 Page 4 of 4
 ELINA KHANUKOV
 Citi Priority Account 5742

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

CITIBANK ACCOUNTS

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS

FDIC Insurance:

The following bank deposits are FDIC insured up to applicable limits: Checking, Interest Checking, Insured Money Market Account, Certificates of Deposit and IRA & Keogh funds held in bank deposits.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

IN CASE OF ERRORS

In Case of Errors or Questions about Your Electronic Fund Transfers:

If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013:

Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a refund of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

IRAs AND KEOGH PLANS Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

CREDIT PRODUCTS

Checking Plus Line of Credit - Fixed Rate and Variable Rate

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid interest charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the interest charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Instructions: You can make payments online via www.citibank.com, by phone - call (888) 275-2484, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: Citibank, N.A., PO Box 78003, Phoenix, AZ 85082-8003

Other Information: Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refund: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.

You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Billing Rights Summary - What To Do If You Think You Find A Mistake On Your Statement.

If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus).

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

CREDIT CARDS

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement.

You will continue to receive your regular monthly credit card statement(s).

Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.



Citibank is an Equal Housing Lender.

Citibank, N.A. Member FDIC